

5 receiving a request at a server computer to transfer at least some of the
6 funds in the stored value account to a recipient;
7 sending the requested funds to the recipient; and
8 debiting the stored value account.

1 12. (New) A method as in claim 11, further comprising generating a
2 money order in the name of the recipient, and wherein the requested funds are sent by
3 sending the money order.

1 13. (New) A method as in claim 11, further comprising sending an e-
2 mail to the sender confirming the sending of the funds.

1 14. (New) A method as in claim 11, further comprising sending an e-
2 mail to the recipient to apprise the recipient of the funds.

1 15. (New) A method for transferring funds using the Internet, the
2 method comprising:

3 receiving a request from a sender at a server computer to transfer funds to
4 a recipient, wherein the request includes information on a payment instrument to be used
5 to pay the funds to the recipient;

6 from the server computer, sending an authorization request to charge the
7 payment instrument;

8 receiving at the server computer an authorization to charge the payment
9 instrument; and

10 providing the requested funds to the recipient.

1 16. (New) A method as in claim 15, further comprising generating a
2 money order in the name of the recipient, and wherein the requested funds are sent by
3 sending the money order.

1 17. (New) A method as in claim 15, further comprising sending an e-
2 mail to the sender confirming the sending of the funds.

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